

Information to identify the case:

Debtor 1	Sergio Vargas	Social Security number or ITIN	xxx-xx-8185
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-39593-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sergio Vargas

8/29/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New JerseyIn re:
Sergio Vargas
DebtorCase No. 12-39593-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Aug 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2018.

db +Sergio Vargas, 13 kimberly Court, Apt 71, Red Bank, NJ 07701-5055
 sp +Kenneth M. Harrell, Harrell, Smith & Williams, LLC, 767 Central Avenue,
 Westfield, NJ 07090-2528
 513568013 Coll Recv Sv, 29 Regency Plz, Glen Mills, PA 19342-1001
 513568020 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 513568021 Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603
 513568026 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of NJ - Div Of Taxation, PO Box 283,
 Trenton, NJ 08602-0283)
 513568028 Susan Vargas, 13 Vermear Dr- Apt. 7, South Amboy, NJ 08879-2346
 513818028 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 29 2018 23:30:35 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 29 2018 23:30:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513592316 EDI: PHINAMERI.COM Aug 30 2018 03:08:00 Americredit Financial Services, Inc.,
 PO Box 183853, Arlington TX 76096
 513568012 EDI: CAPITALONE.COM Aug 30 2018 03:08:00 Cap One, PO Box 85520,
 Richmond, VA 23285-5520
 513568019 EDI: IRS.COM Aug 30 2018 03:08:00 Department of the Treasury, Internal Revenue Service,
 P.O. Box 7346, Philadelphia, PA 19101-7346
 513578795 EDI: DISCOVER.COM Aug 30 2018 03:08:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513568014 EDI: DISCOVER.COM Aug 30 2018 03:08:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington, DE 19850-5316
 513720426 EDI: RMSC.COM Aug 30 2018 03:08:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 513568015 EDI: RMSC.COM Aug 30 2018 03:08:00 Gecrb/care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 513568016 EDI: PHINAMERI.COM Aug 30 2018 03:08:00 Gm Financial, PO Box 181145,
 Arlington, TX 76096-1145
 513568017 EDI: CITICORP.COM Aug 30 2018 03:08:00 Goodyr/cbna, PO Box 6497,
 Sioux Falls, SD 57117-6497
 514227052 EDI: JEFFERSONCAP.COM Aug 30 2018 03:08:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 514227053 EDI: JEFFERSONCAP.COM Aug 30 2018 03:08:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 513751012 EDI: PRA.COM Aug 30 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 513568022 EDI: WFFC.COM Aug 30 2018 03:08:00 Rymr And Flnign, CscI Dispute Team,
 Des Moines, IA 50306
 513568023 E-mail/Text: bankruptcy@savit.com Aug 29 2018 23:31:25 Sa-vit Enterprises, 46 W Ferris St,
 East Brunswick, NJ 08816-2159
 513568024 EDI: NAVIENTFKASMSERV.COM Aug 30 2018 03:08:00 Sallie Mae, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 513844059 +EDI: NAVIENTFKASMSERV.COM Aug 30 2018 03:08:00 Sallie Mae PC Trust, c/o Sallie Mae Inc.,
 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
 513568025 EDI: SEARS.COM Aug 30 2018 03:08:00 Sears/cbna, PO Box 6282,
 Sioux Falls, SD 57117-6282
 513568029 EDI: CITICORP.COM Aug 30 2018 03:08:00 Thd/cbna, PO Box 6497,
 Sioux Falls, SD 57117-6497
 513568030 EDI: WFFC.COM Aug 30 2018 03:08:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
 Frederick, MD 21701-4747
 513648799 EDI: WFFC.COM Aug 30 2018 03:08:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438
 513820350 +EDI: WFFC.COM Aug 30 2018 03:08:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513627570* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, 955 S Springfield Ave., Bldg A,
 Springfield, NJ 07081-0000)
 513568018* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, PO Box 9019,
 Holtsville, NY 11742-0000)

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 31

Date Rcvd: Aug 29, 2018

***** BYPASSED RECIPIENTS (continued) *****
513568027* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of NJ - Division Of Taxation, Federal Offset Program,
PO Box 283, Trenton, NJ 08602-0283)
513696655* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 29, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Angela Catherine Pattison on behalf of Creditor Wells Fargo Bank, N.A.
angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Marc C. Capone on behalf of Debtor Sergio Vargas mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com

TOTAL: 6